

Amendments to the Specification:

Please amend the paragraph beginning on page 1, line 20 as follows:

One such transaction that occurs on the Internet is the purchase of downloadable files (audio, video, PostScript, PDF, etc.) from a server system by a client utilizing a client system. Figure 2 is a flowchart of a conventional method of conducting such a transaction over the Internet. First, a client ~~access~~ accesses a web site on the Internet, via step 20. Next, the client selects a file to be downloaded, via step 22. The client then makes a payment for the downloadable file, via step 24. Finally, the file is downloaded to the client system, via step 26.